

# Retirement Health Check





# Pre Retirees

As you head towards retirement, you need to think about the following:

- Are you happy with your super fund - do you understand the fees you are paying and the investments you are in?
- Do you know how much you're spending now and how much super you will need to sustain your lifestyle in retirement?
- Are you managing your debt and do you know if it will be paid off before retirement?
- Are you maximising super contributions and minimising tax?
- Do you know how much insurance you have and whether it's enough or too much?
- Do you understand how Centrelink works and when and how you can access super in retirement?
- Do you have your Wills, Powers of Attorney and Binding Nominations in Super set up?

**If you answered "No" to any of the above, it's worth talking to a financial adviser, please call Hayes Girling on 9212 8400 to make an appointment**

# Retirees

In retirement, you need to think about the following:

- Are you happy with your super/pension fund - do you understand the fees you are paying and the investments you are in?
- Are you concerned about the volatility of funds in your super?
- Do you know if your funds will last long enough in retirement?
- Are you drawing down enough from your superannuation - or too much?
- Do you understand how Centrelink works and what you may be entitled to?
- Do you understand how much you might still be able to contribute to super?
- Do you have your Wills, Powers of Attorney and Nominations in Super set up?

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